

***The Role of Work Life Balance Initiatives in Improving Work Life Quality  
of Muslim Women in Corporate Sector of Pakistan  
A Case Study from the Banking Sector***

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***Abstract:***

*The increasing contribution of Muslim women in workforce resulted in significant challenges for the balancing of different obligations of family and work. Specifically, this situation is highly challenging and sophisticated for the different patriarchal & religious societies for instance Pakistan owing to stereotypical roles of women, cultural norms as well as religious prescriptions. This research is a step to highlight the challenges of work life balance and work life conflict among Muslim women in the corporate sector of Pakistan in unique Pakistani cultural and socio-economic atmosphere. This issue is a momentous dilemma that is required to be adequately dealt to prevail over the future challenges in Pakistan. The aim of this research is to examine the work life conflict on life satisfaction and quality of Muslim women in banking sector of Pakistan. This research is based on quantitative methods of research for the exploration of relationship among work life balance as dependent variable and independent variables are lack of social activities, Deadline Pressure, Personal Satisfaction, Emotional Satisfaction, Enjoyment, and Overtime. In this research, primary data is gathered through questionnaire survey from the female executives of different Pakistani banks placed in Karachi. The banks names are Faisal bank, Bank Al-Habib, Bank Islami, Mezan Bank, Muslim commercial banks, national Bank, United bank Limited, Tameer Bank and Standard Chartered Bank. The sample size for this research is 30. The data is analyzed by applying multiple regression tests.*

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*The two variables overtime and deadline pressure are found to have significant impact on work life balance.*

**Keywords:** Work life balance, Religious & Cultural Norms & Socio-Economic Atmosphere, Life Satisfaction Corporate Women, Banking Sector.

**Introduction:**

At the moment, the maintenance of work life balance is identified as a general and common issue for different workplace. The work life balance maintains a balance among life style and career management. It is considered as the equilibrium state where any individual is capable to fulfill their professional and personal life perspectives. It is highly challenge to achieve a balance time with spouse, children, relative, friends, subordinates, director and others.

The current environment of Pakistan is changing with the fast pace due to endorsement of modernization phenomenon. At present time, only 5% position of corporate leadership are occupied in Pakistan in contrast with Europe 12% that reflects an in-depth partiality towards male dominant work atmosphere where reluctance to recruit women stems from the fact that socio cultural strains will detect the working women role as mothers and wives to take preference over their objective of career (Noor, 2011)<sup>1</sup>. In perspective of ongoing shifts in socio-cultural transformation in Pakistan, reveals that the subject matter of work family conflict is under researched issue that required emerging and there is required to provide valuable insights about the indigenous work life conflict manifestations in context of Pakistan.

A large number of Pakistani women, majority of which are Muslims, have entered in the corporate world. However, this instance is based on varied factors such as exposure of women regarding the educational opportunities as compared to last decade. It is found that working women are confronting with the issue of imbalance of work life that is exerting negative impact in their life such as impaired wellbeing and worst physical and mental conditions and leads to greater level of depression and anxiety. The ambition of this research is to examine the work life conflict on life satisfaction and quality of corporate women. The contribution of women in professional organization in Pakistan is found to be significantly

lower as compared to different parts of the globe. A main challenge faced by corporate sector is the recognition of high value of gender diversity and stereotype and apart from the general challenges; other issues are the deeply held societal and cultural values that in various cases might hamper the participation of women in workplace (Tariq, et al., 2012)<sup>ii</sup>.

**Empirical Evidences:**

In a research study, Houston, & Waumsley (2003)<sup>iii</sup> examine the perception of employees towards different policies of work life balance in public banking sector. The quota sampling methods were used and primary data was gathered from 350 employees with the help of questionnaire survey. The results indicated that every element of work life balance serves as the outstanding predictor of job satisfaction and explicit gap is identified among male and female respondents. The research work of Welsh, et al. (2014)<sup>iv</sup> was intended to evaluate the association among job satisfaction and women's work life contradiction in Pakistan. The results indicated that satisfaction of job is negatively and significant associated with family work interference and also negatively related with stress. On the other hand, workload is found to be insignificant and positive that confirms that workload have no effect on satisfaction of job in Pakistan.

Fuentes, et al. (2008)<sup>v</sup> examined that consequences and causes of female employees' intervention for work life imbalance. The majority of respondents declared that the main reason of work life imbalance is relied on the personal and organizational factors. The dominant factors of organizations are time, work and relationship oriented factor whereas personal related factors comprises of absence of support of family, irregular pattern of sleeping and other marital conflicts. The main consequences identified are the burnout, stress, poor performance and ill health. The respondents also highlighted the guilt of not spending time with their families, anxiety for worst performance, demonstration of negative emotions of co-workers and other members of the family.

Özbilgin, et al. (2011)<sup>vi</sup> evaluates the realism of the phenomenon of glass-ceiling in retail banking sector of South Africa. The in-depth interview were conducted with 40 female managers and analyzed by content analysis. The author also identified the clarity of different leaders of organization for identification of growth barrier occurring in the organization and

lead to the evolution of phenomenon of glass ceiling. The results reveals that majority of decentralized organizations are attributed by the culture that is supportive for the growth of women to achieve top most positions and able to break down the phenomenon of glass ceiling with high individual effort of women to develop, grow and empowered self-career growth and development.

Jamali, Sidani, & Safieddine (2005)<sup>vii</sup> examined the different barriers of glass ceiling in banking sector of Lebanon. The author intended to examine the middle and top level management by executing questionnaire survey with 61 women's that belongs to 12 different banks. The results shows that general perception of theory of glass ceiling is not facilitated in context of bank of Lebanon due to positive perception of female managers regarding their routine experiences and work atmosphere. The results confirm a paradigm shift in work atmosphere of banking sector of Lebanon.

Kazmi (2005)<sup>viii</sup> argued that the increasing number of working women have spotlight the apprehension for the maintaining of balance regarding the commitment of family plus role. In addition, it is found that this issue is not limited to female rather it has vital effect on life and work commitment of male towards balanced work and it is challenging to achieve the well-adjusted devotion.

McMillan, et al. (2011)<sup>ix</sup> argued that females might confront with different difficulties for the management of work life balance specifically in work atmosphere where no ample support is provided to them. The women are required to take control of their work life balance issues for the representation of own personal effort intended to secure the concerns of work life balance.

Arif, & Ilyas (2013)<sup>x</sup> argued that for the achievement of greater control to main the identity at workplace, women are required to clarify with the expectation of their bosses regarding the workload that can be handled. The women are required to manage the ideas of friends and spouse for the better and effective management of work as the issue of work life balance can be constructed by the individual only in an efficient and effective manner. Faisal (2010)<sup>xi</sup> stated that there are various types of informal behavioral tools that can be applied by the female manager for the effective management of work life balance issues.

In current workplace atmosphere, employers are giving greater consideration towards the special requirement and needs of working mother. A large number of global organizations have taken the certain initiatives of formal programs of work life balance such as better flexibility in schedule, child care services, reduction in working hours, flexible accounts for spending and others (Maxwell, 2004)<sup>xii</sup>.

However, Jenaro, et al. (2011)<sup>xiii</sup> found that female with less skilled jobs are less prone to receive the benefits of friendly family as compared to female in managerial positions. It is found that support towards working women varied on the basis of bosses as female bosses with kids are more prone to have juggled with diverse role and in general found to be more flexible. On the other hand, Rajadhyaksha (2012)<sup>xiv</sup> stated that male bosses with or without children are found to be less forgiving and more demanding of time beyond work. The nonexistence of relatedness or the mentality of keeping the business first have caused various women to leave their job as the required support is not provided to them.

Shahid, et al. (2011)<sup>xv</sup> stated that real work life balance can be achieved by closing the gap of leadership and assuring that representation of women is equal regarding the ranking of judicial leaders and corporate executive. When female exerted its power in adequate number, a society is created for is generally applicable to all females. Thus, for the retention of talented workforce, the females are required to design family friendly practices for instance sharing of job, flex times, day care, telecommunicating and others suitable areas.

Tabassum, et al. (2011)<sup>xvi</sup> stated that enterprises can also ensure that mental services of health are mainly comprises of plans of health care and other programs of employee assistance.

Ahmad, & Omar (2010)<sup>xvii</sup> stated that Families might require to adapt customary expectations to facilitate the development and wellbeing of family. As when mother works, then children and spouses are often required to adapt more egalitarian arrangements of housework for sharing of home workload. On the other hand, Dhaliwal, & Kangis (2006)<sup>xviii</sup> stated that there are various skill sets and ample opportunities regarding the leadership role that are completely pertinent for the knowledge management of knowledge in organizations. Thereby, it is vital to consider different individual factors specifically the maternity issues,



that majority of women are deemed to be incompatible with the involved leadership commitment in the organization.

Ng & Scars (2010)<sup>xxix</sup> define the glass ceiling as a subtle barrier so subtle that safeguards a minorities and women from progressing up to top hierarchy of management. Yadav & Dabhade (2014)<sup>xx</sup> and Adya (2008)<sup>xxi</sup> affirmed that job satisfaction is considered as the critical perspectives for the retention of female professional in any field. However, turnover rate is greater when other job providers greater satisfaction. A large number of factors have a profound effect on context of work, wages, social work atmosphere and other working conditions.

### **Analysis:**

#### **Work Life Balance in Pakistan:**

According to Rehman & Azam Roomi (2012)<sup>xxii</sup>, the work-life balance is considered as the complicated and extensive phenomenon and can be defined as the extent to which individuals are busy with their family and work role. On the contrary, work life conflict can be defined as the form of conflict of inter-role among which pressure role from the work and domain of family are equally dissenting with each other. It is found that Pakistani culture have not yet been moved towards a point where it is acceptable for a female not to become a home maker. As an effect, the women have to be able to effectively manage the pressure that come up with management of work and home.

For organization in Pakistan to be successful in their initiatives of gender diversity, it is vital for them to expand their support to support and facilitate the women to do so and should not make it a reason for female to leave their job after marriage or children. The organizations are required to maintain flexible work schedule and enables the employees to work from home to fulfill their individual and personal commitment. The accomplishment of job satisfaction by maintaining the excellent strategies of work life balance, female might feel that they have accomplished excellent and probable quality of life. The issue of work life balance has strategic importance with respect to life quality and personal and psychological satisfaction. The awareness of organization and other actions with reference to implementation of job satisfaction and other strategies of work life balance that hinge on the

requirement of organization for attraction and retention of valuable human resource in highly competitive environment.

According to PBS Statistical Bureau of Pakistan (2014) the female participation has significantly raised up to more than 22% which represent the more than 12 million women. In manufacturing sector, the number of female worker is found to be more than 11%, thus it is vital to maintain the policies of work life balance for the retention of female workforce. However in developed economies the number of female is rather greater such as in USA labor force comprises of 57% among which 70% are mothers that implies that women are continuously have the need of employment as their occupation required (Rehman, & Azam Roomi, 2012).

Singh, Vinnicombe, & Kumra (2006)<sup>xxiii</sup> stated that women across the globe are confronting with the issues of attitudinal barrier that reduces the abilities and prospects to achieve the senior management position. Pakistan is also included in such countries because in male dominated societies women are often oppressed. However, in Pakistan, situation is shifting due to various factors for instance improvement in greater awareness and greater rate of literacy about the rights of women. Now acceptance is increasing towards women on senior management position as they are less negative stereotypes and perception is forming for becoming a successful manager. However, the attitude towards women managers are varied due to some individual factors for instance age, gender, upbringing, qualification. The negative notion of gender regarding the professional female is extensively prevailing. When female and male applicants are equivalently deserved for a specific high level job, the companies might be reluctant to choose female due to stereotype of gender and expected leaves for maternity, emotional intensity and reluctance to work in late hours and travel abroad.

#### **Methods & Materials:**

This research report is based on quantitative method of research that is based on deductive approach and positivism philosophy. This research is based on quantitative methods of research and intended for the exploration of relationship among work life balance as dependent variable and independent variables are lack of social activities, Deadline Pressure,

Personal Satisfaction, Emotional Satisfaction, Enjoyment, Overtime. The different statistical techniques are applied for the evaluation of results. An explanatory research design is selected for the examination of relationship between independent and dependent variables. This research design is helpful for the identification of reason for happening of certain actions. Moreover, this design is helpful for the creation of theories and anticipation of future. In this research, primary data is gathered through questionnaire survey from the female executives of different Pakistani banks placed in Karachi. The banks names are Faisal bank, Bank Al-Habib, Bank Islami, Mezan Bank, Muslim commercial banks, national Bank, United bank Limited, Tameer Bank and Standard Chartered Bank. The sample size for this research is 30. The sample size is rather small due to limited number of female executives in Pakistani banks. The data is analyzed by applying multiple regression tests.

**Model Equation is as follow:**

Work life balance = Constant + Enjoyment + Emotional Satisfaction + Personal Satisfaction +

Model Summary <sup>b</sup>					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.858 <sup>a</sup>	.736	.668	.851	1.310
a. Predictors: (Constant), lack of social activities, Deadline Pressure, Personal Satisfaction, Emotional Satisfaction, Enjoyment, Overtime					
b. Dependent Variable: Work-life Balance					

Overtime + Deadline Pressure + lack\_of\_social\_activites

**Result & Analysis:**

To obtain the results, SPSS software is used for application of multiple regression tests.



NOVA <sup>b</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	46.537	6	7.756	10.706	.000 <sup>a</sup>
	Residual	16.663	23	.724		
	Total	63.200	29			
a. Predictors: (Constant), lack of social activities, Deadline Pressure, Personal Satisfaction, Emotional Satisfaction, Enjoyment, Overtime						
b. Dependent Variable: Work life Balance						

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.229	.666		1.845	.078
	Enjoyment	-.078	.136	-.069	-.576	.570
	Personal Satisfaction	-.064	.110	-.067	-.584	.565
	Emotional Satisfaction	-.027	.108	-.029	-.251	.804
	Overtime	.803	.114	.854	7.025	.000
	Deadline Pressure	-.813	.119	-.987	-7.133	.047
	Lack of social activities	-.097	.111	-.097	-.877	.390
a. Dependent Variable: Work-life Balance						

The survey results indicate that about 60% female executives are married where 40% are single. The model summary table presented the value of correlation coefficient, R, R square and adjusted R square. The R value is found to be 0.858 that entails the correlation strength among dependent and independent variables. The value of R-square is 0.736 that indicates the 73.6% variation on work life balance and explained due to change in independent variables. On the other hand, Anova table indicates the overall significance of regression model and significance value of 0.00 indicates that overall model is statistically significant. The value of F-statistics entails the collaborative effect of overall model that is found to be 10.706. The significance value also confirms the null hypothesis rejection.

The table of coefficients is considered as the most important table of regression test that entails the impact of every variable over dependent variables. The beta value of overtime is found to be positive that confirms the positive effect on work life balance while for enjoyment, personal satisfaction, and lack of social activities, deadline Pressure and emotional satisfaction the beta value is found to be negative that entails a negative effect on work life balance. The two variables overtime and deadline pressure are found to have significant impact on work life balance as its statistical significance is found to be less than 0.05. The regression equation can be made as follow:

Work life balance = 1.229 -0.078 (Enjoyment) - (0.064) (Personal Satisfaction)-(0.027) (Emotional Satisfaction) + 0.803(Over time) -0.813(Deadline Pressure) -0.097 (lack of social activities).

The results indicate that Pakistani women are though satisfied with job roles, however majority of them are experiencing high stress at job place due to overloaded role that results in work life contradiction. The working environment of banking sector is becoming highly stressful that leads to increasing overloads.

The progression of society towards twenty first century norms entails higher expectations from women to contribute in the paid human resource to assure that future generations are competent and confident members of society of Pakistan. The effective management of both roles providers and caregivers are exerting high pressure on female to accomplish the work life balance through active fulfillment of work and expectation of culture.

The results indicate that the slow emergence of different role as professional was relied on the religious, cultural and structural changes at various organizational and industrial levels at Pakistan and specifically in Pakistan, banking sector is experiencing radical and dramatic changes such as bankers are working beyond the 9 to 5 job that increases the challenges for female executive as they are more socially engaged as compared to males. It is found that majority of work in Pakistan are gender segregated and women are found to be in minority position on managerial levels. Generally, women are assigned gender specific jobs and roles and generally at low hierarchal level that is based on their educational qualification and more towards patriarchal environment of society of Pakistan. The majority of women have to face societal challenges and sometime they are refaced to leave the jobs. Few professional females in Pakistan are highly concern for their specific job roles with highly active feeling. Aslam, et al (2011)<sup>xxiv</sup> explain that a family is the top preference of professional Pakistani women that is largely embedded in Pakistani culture; however, trends are slightly shifting in Pakistan. However, dual issues and problems are evolving from twofold roles in family and work life conflict can lead to improvement in stress of employees, extended working hours, gender stereotypes, intention of turnover and reduction on job performance.

**Conclusions:**

It is found that in Pakistan the banking profession has significantly expanding with respect to deliverance of professional services in Pakistan. However, in Pakistan, absence of evident and strategic vision for managerial and leadership development is observed due to shortage of talented and qualified workforce that resulted in additional burden and workforce. Moreover, the targets of business are required to be accomplished and problem identification are required to be negotiated and managed in changing context of employment. These instances also lead to increasing contradiction among family and work life and thus have significant effect on productivity and leads to reduction in satisfaction with job. The continuous abilities of staff for balancing of family and work responsibilities might have vital contribution on performance of organization; therefore, importance of work life balance must not be underestimated and undervalued.

As the requirement of different opportunities of career and skills are extensively increasing, especially with the influx of Islamic Banking, the banking sector of Pakistan is affording Muslim women to grow and develop, with the motivation to seek out a strong education and commitment that can influence their professional and personal life. It is concluded from the above analysis and findings that work-life balance facilities for women is so much important so as to boost up innovation, productivity, and the overall economic development. For this purpose, it is significant to facilitate women with greater flexibility in their jobs so that they could bring in a huge difference in society and the overall economy of the country. Islam has always emphasized on the role of Women in development of the economic and family life which in turn leaves its checks on the economic life of a country, particularly in the area of improvement of the living standards of a family system, leads to the development of the country with improved attributes of children and young people. Through giving more flexibility to women in their jobs, they could give time to their families and children, and transfer improved attributes in them.

However, it is also a fact that in the case of assigning additional responsibilities, women are suffering from work life imbalance, ultimately leads to the development of work life conflicts, caused to disturb the entire personal and professional life of a woman. It in turn, caused in disruption in the way of improving the life of their family through good and positive characteristics which ultimately affect their life satisfaction. For this purpose, above the study proved to be beneficial in the way of determine the factors that create gaps in the way of effective development of children and family. Hence, human resource management of different organizations and the top management authorities continuously initiate efforts to improve satisfaction of life of working women.

It is concluded that there is a relationship between work-family conflict, and Muslim women employees' retention among the public and private banking sector of Pakistan. In this regard, there is a range of factors involved in making the working life of women as so much difficult that they could not keep balance among their professional and personal life. The factors include Islamic values of loyalty & commitment, organizational satisfaction with their job, and organizational citizenship behavior. The factors restrict a Muslim woman to pay

concentration on their professional life and the factors held constant in most of the researches conducted by the author. Such the factors are important in each and every Muslim woman involved in a profession, and in order to keep pace with the factors, not a single woman wants to leave the existing job. Hence, the result concluded that women are not ready to leave their existing jobs instead the presence of work-family conflict despite knowing their religious obligations of raising a family. However, it is also a fact that there is a positive relationship between work family conflict and intention of turnover. The reason behind is that organizations become unable to give work-life balance to women, and, women always want to save their personal family life. However, there are a few women who are at higher positions in renowned organizations, want to become independent, and do not give preference to family life over the professional life. In this way, turnover ratio of women in several organizations becomes too much high or some to be low somewhere else, yet requires work-life balance initiatives for the spiritual and material growth of women.

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